

1. An apparatus for paying bills involving a creditor, a debtor and a bank that has a creditor E-Mail address, a debtor E-Mail address and a bank E-Mail address respectively at a creditor site, a debtor site and a bank site respectively comprising:

the creditor's site having stored transaction data which includes the debtor's E-Mail address and amount due data in a debtor's account of the debtor;

means, at the creditor's site, for sending the transaction data including the amount due data to the debtor's E-mail address;

computer means, at the debtor's site, for receiving the transaction data with the amount due data and displaying an amount due in the amount due data in a line item on an electronic video screen for approval by the debtor;

activation means interconnected to the computer means and responsive to a first approval command by the debtor for indicating approval by the debtor of at least a portion of the amount due;

upon the activation means responding to said first command, the computer means being responsive to the activation means for sending approval data of said at least a portion of the amount due to the bank's E-mail address where the debtor has a bank account for paying bills;

means, at the bank's site, for receiving the approval data of said at least a portion of the amount due data and debiting said bank account by said at least a portion of the amount due;

means, at the bank site, for sending to the creditor's E- Mail address credit amount data which includes said at least a portion of the amount due for offsetting said amount due; and

means, at the creditor's site, for receiving the credit amount data and crediting the debtor's account by said at least a portion of the amount due.

2. An apparatus as claimed in claim 1 further comprising:

the transaction data further including a description of a service and/or a product and a date of the service and/or date of purchase of the product;

said means at the creditor's site also for sending the transaction data which further includes the description of the service and/or the product and the date of the service and/or date of purchase of the product to the E-Mail address of the debtor; and

said computer means also for receiving the transaction data which further indicates the description of the service and/or the product and the date of the service and/or the date of purchase of the product and displaying the description of the service and/or the product and/or the date of the service and/or the date of purchase of the product in said line item on said screen.

3. An apparatus as claimed in claim 1 wherein the transaction data also includes a category item for each amount due and the computer means also receives the category item and displays the category item in said line item on the screen.

4. An apparatus as claimed in claim 1 further comprising:  
the means for sending at the bank site calculates a debtor's account balance and sends debtor's account balance data to the E-Mail address at the debtor's site; and  
the computer means also for receiving the account balance data and displaying the account balance on said screen.

5. An apparatus as claimed in claim 1 further comprising:  
the activation means being responsive to a second approval command by the debtor for indicating payment of said at least a portion of the amount due on a selected date; and

upon the activation means responding to said second approval command, the computer means being responsive to the activation means for sending approval data of said at least a portion of the amount due to said bank's E-mail address on said selected date.

6. An apparatus as claimed in claim 5 wherein the voice activation means is responsive to a second voice approval command by the debtor which is said second approval command.

7. An apparatus as claimed in claim 5 wherein the activation means further

includes:

a keyboard interconnected to the computer means;

the screen also having a send later button and a send on a date button interconnected to the computer means; and

5           said second approval command comprising clicking the send later button with the mouse and typing the selected date in the send on bottom with said keyboard.

8.       An apparatus as claimed in claim 1 wherein the activation means includes voice activation means for receiving a first voice approval command by the debtor wherein the first voice approval command is said first approval command.

10       9.       An apparatus as claimed in claim 8 further comprising:  
each line item being interconnected to the computer means and having a first column for a first selected category item; and

the activation means being responsive to a first category command for including the first selected category item in said first category column.

15       10.      An apparatus as claimed in claim 9 further comprising:  
the voice activation means being responsive to a first category command which is said second category command.

20       11.      An apparatus as claimed in claim 10 further comprising:  
the computer means having a sorting means for sorting line items by category items and displaying the line items by categories on said screen.

25       12.      An apparatus as claimed in claim 11 further comprising:  
a printer at the debtor's site interconnected to the computer means;  
the voice activation means being responsive to a first print voice command by the debtor indicating the debtor's approval to print all or selected items on the screen; and  
upon the debtor saying the first print voice command, the computer means responding to the voice activation means to cause the printer to print all or selected items on the screen.

13.      An apparatus as claimed in claim 1 wherein the activation means includes:

a mouse interconnected to the computer, which can be moved to click on selected portions of the screen;

the screen having a send now button interconnected to the computer means which, when clicked on by the mouse, causes the computer means to send said approval data of said at least a portion of the amount due to the E- mail address of the bank; and said first approval command is clicking said send now button with said mouse.

14. An apparatus as claimed in claim 13 further comprising:

each line item being interconnected to the computer means and having a first category column for a first selected category item; and

the activation means being responsive to a first category command for including the first selected category item in said first category column.

15. An apparatus as claimed in claim 14 further comprising:

a clicking of the line item by the mouse readies the first category column for insertion of the first selected category item;

the screen having a plurality of category item buttons interconnected to the computer means which, when clicked by the mouse, inserts the first selected category item in the first category column; and

the clicking of the line item and the clicking of the selected category item being said first category command.

16. An apparatus as claimed in claim 15 further comprising:

the computer means having a sorting means for sorting line items by category items and displaying the line items by categories on said screen.

17. A computer program product for paying bills involving a creditor, a debtor and a bank with a creditor E-Mail address, a debtor E-Mail address and a bank E-Mail address respectively at a creditor site, a debtor site and a bank site respectively wherein the creditor's site has stored transaction data which includes the debtor's E-Mail address and amount due data in a debtor's account of the debtor and has means for sending the transaction data including the amount due data to the debtor's E-mail address

and wherein the bank's site has means for receiving approval data of at least a portion of the amount due data and debiting said bank account by said at least a portion of the amount due and means for sending to the creditor's E- Mail address credit amount data which includes said at least a portion of the amount due for offsetting said amount due and wherein the creditor further has means for receiving the credit amount data and crediting the debtor's account by said at least a portion of the amount and wherein the computer program product is for use with a computer, a video screen and an activator at the debtor's site wherein the screen and the activator are interconnected to the computer and the activator is responsive to commands by the debtor for activating the computer to perform functions, said computer program product comprising:

a recording medium;

receiving means, recorded on the said recording medium, for receiving the transaction data with the amount due data and displaying an amount due in the amount due data in a line item on the video screen for approval by the debtor; and

approval means, recorded on said recording medium, for causing the activator to indicate approval by the debtor of said at least a portion of the amount due when the activator responds to a first approval command by the debtor; and

sending means, recorded on said recording medium, responsive to the indication of approval by the activator for causing the computer to send approval data of said at least a portion of the amount due to the bank's E-mail address where the debtor has a bank account for paying bills.

18. A computer program product as claimed in claim 17 wherein the transaction data further includes a description of a service and/or a product and a date of the service and/or date of purchase of the product and wherein the creditor has means for sending the transaction data which further includes the description of the service and/or the product and the date of the service and/or date or purchase of the product to the E-Mail address of the debtor, the computer program product further comprising:

the receiving means for receiving the transaction data which further indicates the

description of the service and/or the product and the date of the service and/or the date of purchase of the product and displaying the description of the service and/or the product and/or the date of the service and/or the date of purchase of the product in said line item on said screen.

5           19.     A computer product as claimed in claim 18 wherein the transaction data also includes a category item for each amount due, the computer product further comprising:

          the receiving means further including means for displaying the category item in the line item on the screen.

10           20.     A computer product as claimed in claim 17 wherein the means for sending at the bank site also calculates a debtor's account balance and sends debtor's account balance data to the E-Mail address at the debtor's site, the computer product further comprising:

          the receiving means also for receiving the account balance data and displaying the account balance on said screen.

          21.     A computer program product as claimed in claim 17 further comprising:  
          the approval means further including means for causing the activator to indicate payment of said at least a portion of the amount due on a selected date when the activator responds to a second approval command by the debtor;

20           upon the activator responding to said second approval command by the debtor, the sending means further causing the computer means to send approval data of said at least a portion of the amount due to said bank's E-mail address on said selected date.

          22.     A computer program product as claimed in claim 21 wherein the activator is a voice activator and the second approval command is a second approval voice  
25           command.

          23.     A computer program product as claimed in claim 21 wherein the activator further includes the screen also having a send later button and a send on a date button interconnected to the computer, a mouse for clicking on the send later button and a

keyboard for typing a date in the send on button wherein the second approval command is said clicking and said typing, the computer product further comprising:

the approval means further includes means for causing the activator to indicate payment of said at least a portion of the amount due on a selected date when the send on button is clicked and the selected date is typed in the send on button;

upon the activator indicating payment, the sending means further for causing the computer means to send approval data of said at least a portion of the amount due to said bank's E-mail address on said selected date.

24. A computer program product as claimed in claim 17 wherein the activator is a voice activator and said first approval command is a first voice approval command by the debtor which is received by the voice activator.

25. A computer product as claimed in claim 24 wherein the computer product further includes:

means, on said recording medium, for displaying a first category column in the line item for a first selected category item; and

category means, on said recording medium, and responsive to a first category command for inserting the first selected category item in said first category column.

26. A computer product as claimed in claim 25 wherein the computer product further comprises:

means, on the recording medium, for inserting the selected category item in the first category column when the debtor speaks the first category voice command to the voice activator wherein the first category voice command is said first category command.

27. A computer product as claimed in claim 26 wherein the computer product further comprises:

means, recorded on the recording medium, for sorting line items by category items and displaying the line items by categories on said screen.

28. A computer product as claimed in claim 27 wherein a printer is located at the debtor's site, the computer product further comprising:

print means, on the recording medium, for causing the computer to cause the printer to print all or selected items on the screen when the debtor speaks a first voice command to the voice activator.

29. A computer program product as claimed in claim 17 wherein the screen has a send now button interconnected to the computer and the activator includes a mouse interconnected to the computer which, when the send now button is clicked on by said mouse, is said first approval command.

30. A computer product as claimed in claim 29 the computer product further comprising:

means, on said recording medium, for displaying a first category column in the line item for a first selected category item; and

category means, on said recording medium, and responsive to a first category command for inserting the first selected category item in said first category column.

31. A computer product as claimed in claim 30 wherein the computer product further comprises:

the category means further including means for readying the category column for insertion of the selected category item when the line item is clicked by said mouse and for inserting the first selected category item in the first category column when the selected category item is clicked by said mouse wherein clicking of the line item and the clicking of the selected category item is said first category command.

32. A computer product as claimed in claim 31 wherein the computer product further comprises:

means, recorded on the recording medium, for sorting line items by category items and displaying the line items by categories on said screen.